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Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 25-14932-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kristen L Runge

aka Kristen Leonora Runge, aka Kristen L

Carr

715 Midstreams Road

Brick, NJ 08724

Social Security No.:

xxx-xx-1713

Employer's Tax I.D. No.:

NOTICE OF FAILURE TO FILE CERTIFICATE OF DEBTOR EDUCATION

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider or the debtor may file a Certificate of Debtor Education proving compliance with the financial management course requirement for discharge (a separate Certificate must be filed for each debtor in a joint case). The Certificate must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s) or from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: July 21, 2025

JAN: admi

Jeanne Naughton Clerk